

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Alfred Warner Poole
Debtor

Case No. 19-01385-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 28, 2024

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 13

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2024:

Recip ID	Recipient Name and Address
db	+ Alfred Warner Poole, 245 Kennedy Court, Hanover, PA 17331-1369
5181476	+ Frederic I. Weinberg & Assocs., PC, 375 East Elm Street, Suite 210, Conshohocken, PA 19428-1973
5181477	+ Joel M. Flink, Esquire, 375 East Elm Street, Suite 210, Conshohocken, PA 19428-1973

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5210086	EDI: GMACFS.COM	May 28 2024 23:17:00	Ally Bank, PO Box 130424, Roseville, MN 55113-0004
5192539	+ EDI: BANKAMER2	May 28 2024 23:17:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5181475	+ EDI: BANKAMER	May 28 2024 23:17:00	Bank of America, NA, 655 Paper Mill Road, Newark, DE 19711-7500
5181479	Email/Text: camanagement@mtb.com	May 28 2024 19:19:00	M&T Bank, Credit Card Payment Processing, P.O. Box 62014, Baltimore, MD 21264-2014
5181478	Email/Text: camanagement@mtb.com	May 28 2024 19:19:00	M&T Bank, P.O. Box 64679, Baltimore, MD 21264
5206749	+ Email/Text: camanagement@mtb.com	May 28 2024 19:19:00	M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
5181480	+ Email/Text: nsm_bk_notices@mrcooper.com	May 28 2024 19:19:00	Mr. Cooper, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
5210226	+ Email/Text: nsm_bk_notices@mrcooper.com	May 28 2024 19:19:00	Nationstar Mortgage LLC dba Mr. Cooper, P.O. Box 619096, Dallas, TX 75261-9096
5181481	Email/Text: TFS_Agency_Bankruptcy@toyota.com	May 28 2024 19:19:00	Toyota Financial Services, P.O. Box 4102, Carol Stream, IL 60197-4102
5200372	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	May 28 2024 19:19:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 10

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

Information to identify the case:

Debtor 1

Alfred Warner Poole

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-8942

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-01385-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Alfred Warner Poole

5/28/24**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.